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PATENT #5

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Stephanie Daryaie  
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Applicant : James C. Thomas, Jr.  
Application No. : 09/927,296  
Filed : August 10, 2001  
Title : COMPUTERIZED SYSTEM FOR COMBINING  
INSURANCE COMPANY AND CREDIT CARD  
TRANSACTIONS  
Grp./Div. : 3627  
Examiner : Robert Paul Olszewski  
Docket No. : 45659/TJD/T503

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GROUP 3600

INFORMATION DISCLOSURE STATEMENT AND  
CERTIFICATION UNDER § 1.97(e)(1)

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Post Office Box 7068  
Pasadena, CA 91109-7068  
May 23, 2003

Commissioner:

In compliance with the duty of disclosure under 37 CFR §§ 1.56, 1.97 and 1.98, and in accordance with the provisions in the Manual of Patent Examining Procedure §§ 609 and 707.05(b), enclosed is FORM PTO/SB/08A/B with a listing of references that are known to applicant. Also enclosed is a copy of the International Search Report from the corresponding PCT Application No. PCT/US02/09156 dated February 23, 2003. Copies of each of the listed references are enclosed.

It is respectfully requested that these references be considered in the examination of this application and identified on the list of references cited on the patent issuing on this application. Applicant also requests that an initialed copy of said FORM PTO/SB/08A/B be entered in the application file and returned to applicant with the next communication from the Office in accordance with MPEP § 609.

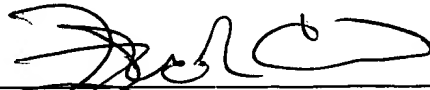
**Application No.09/927,296**

Applicant's undersigned attorney hereby certifies, in accordance with 37 CFR § 1.97(e)(1), that each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement.

Respectfully submitted,

CHRISTIE, PARKER & HALE, LLP

By



Frank L. Cire  
Reg. No. 42,419  
626/795-9900

FLC/sd

Enclosures: PTO/SB/08A/B, w/references

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